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UNITED STATES DISTRICT COURT  
DISTRICT OF NEVADA

RUGGED OAKS INVESTMENT, LLC,

Plaintiff,  
vs.

EILEEN NELSON; DAVID NELSON; THE BANK OF NEW YORK MELLON, AS SUCCESSOR TO JP MORGAN BANK, N.A., AS TRUSTEE FOR STRUCTURED ASSET MORTGAGE INVESTMENTS II TRUST 2005-AR7, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-AR7 AKA JP MORGAN CHASE BANK, N.A.; CITIBANK (WEST) FSB; INTERNAL REVENUE SERVICE; AAC/A/ACCOUNT MANAGEMENT SERVICES; CITY OF LAS VEGAS; UNIFUND CCR PARTNERS AS ASSIGNEE OF PALISADES ACQUISITION XVI; SOUTHWESTUSA BANK; NV DHHS DIV OF WELFARE & SUPP SERVICES; LNV CORPORATION; MTC CORPORATION DBA TRUSTEE CORPS; DOES 1 through 20, inclusive; and ROE CORPORATIONS 1 through 20, inclusive,

Defendants.

Case No. 15-cv-00240

**DEFAULT JUDGMENT UNDER FRCP**  
**55**

The Court has determined that defendants EILEEN NELSON; DAVID NELSON; CITIBANK (WEST) FSB; AAC/A/ACCOUNT MANAGEMENT SERVICES; and UNIFUND CCR PARTNERS AS ASSIGNEE OF PALISADES

ACQUISITION XVI (collectively the “Defaulting Defendants”) were served under FRCP 4. Default was entered against the Defaulting Defendants, and plaintiff is entitled to default judgment against them as follows:

1. The foreclosure deed recorded by Plaintiff from the homeowners’ association foreclosure sale is conclusively presumed to be valid as to the Defaulting Defendants.
2. A valid foreclosure sale by a homeowners’ association of its superpriority lien extinguishes all inferior security instruments recorded against the property.
3. The Defaulting Defendants had a security interest in the subject property inferior to the homeowners’ association superpriority lien which was foreclosed.
4. Plaintiff purchased legal title and interest the property located at 5771 Magini Avenue, Las Vegas, NV and identified as APN: 176-36-212-032. Thus, title is hereby quieted as to the following:
  - (a) CITIBANK (WEST) FSB - a deed of trust dated July 18, 2005 and identified at Book Number 20050719 Document Number 004036 and modified by an instrument recorded at Book Number 20060411 and Document Number 002383 in the Clark County records.
  - (b) AACCA/ACCOUNT MANAGEMENT SERVICES - a judgment dated February 8, 2007 and identified at Book Number 20070629 Document Number 001685 in the Clark County records which was renewed via an Affidavit of Renewal of Judgment at Book Number 20130206 as Document No. 000896 in the Clark County records.

(c) UNIFUND CCR PARTNERS AS ASSIGNEE OF PALISADES ACQUISITION XVI dated August 11, 2008 and identified at Book Number 20080811 Document Number 002077 and renewed by Affidavit of Renewal of Judgment recorded August 21, 2014 in Book Number 20140821 as Document Number 000722 in the Clark County Records.

(d) EILEEN NELSON as the former homeowner as identified in Book Number/Instrument Number: 200507190004033 of the Clark County Records.

(e) DAVID NELSON as the spouse of the former homeowner and a mortgagor on the Deed of Trust payable to the Bank of New York Mellon as identified by Book Number/Instrument Number: 200507190004034 and Book Number/Instrument Number: 200507190004035.

5. The Defaulting Defendants were served with the Complaint in this case and have failed to answer or otherwise respond to the Complaint.

6. That based on the foregoing, Plaintiff is entitled to free and clear title to the subject property located at 5771 Magini Avenue, Las Vegas NV and 176-36-212-032 as to EILEEN NELSON; DAVID NELSON; CITIBANK (WEST) FSB; AACCA/ACCOUNT MANAGEMENT SERVICES; and UNIFUND CCR PARTNERS AS ASSIGNEE OF PALISADES ACQUISITION XVI.

Dated this 13<sup>th</sup> day of January, 2016.



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United States District Judge